

**United States Bankruptcy Court
Eastern District of Pennsylvania**

In re **Joseph Trafficante
Amy Trafficante**

Debtor(s)

Case No. **17-17023**
Chapter **13**

CHAPTER 13 PLAN

1. Payments to the Trustee: The future earnings or other future income of the Debtors are submitted to the supervision and control of the Trustee. The Debtors shall pay to the Trustee the sum total of \$600.00 per month for sixty (60) months. Total Plan payments shall be \$36,000.00.
2. Allowed claims against the Debtors shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
3. From the payments received under the plan, the Trustee shall make disbursements as follows:
 - a. Administrative Expenses
 - (1) Trustee's Fee: **Not to exceed 10.00%**
 - (2) Attorney's Fee (unpaid portion): **\$1,810.00**
 - b. Priority Claims
 - (1) Debtors shall pay in full the following priority claims filed under 11 U.S.C. § 507 by making monthly payments to the Trustee as part of their Chapter 13 Plan:

Pennsylvania DOR \$659.21
 - c. Secured Claims
 - (1) Secured creditors shall retain their mortgage, lien or security interest in collateral until the payment of the underlying debt determined under non-bankruptcy law.
 - (2) Debtors shall cure defaults to **Bank of America, NA** in the amount of **\$20,644.26** by making monthly payments to the Trustee as part of their Chapter 13 Plan.
 - (3) Debtors shall continue to make regular monthly payments directly to the following creditors outside of the Plan.

**Deutsche Bank--Mortgage
Capital One Auto--2011 Dodge Caliber**
 - d. Unsecured Claims
 - (1) Timely filed allowed unsecured claims shall be paid pro-rata, without interest.
4. Title to Debtors' property shall revert in Debtors upon confirmation of the Plan.

Date **November 16, 2017**

Signature **/s/ Joseph Trafficante**
Joseph Trafficante
Debtor

Date **November 16, 2017**

Signature **/s/ Amy Trafficante**
Amy Trafficante
Joint Debtor